

In re:  
Carol Houser  
Debtor

Case No. 20-14864-pmm  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0313-4  
Date Rcvd: Apr 14, 2021

User: admin  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 20

The following symbols are used throughout this certificate:

| Symbol | Definition   |
|--------|--|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 16, 2021:

| Recip ID | Recipient Name and Address  |
|----------|---|
| db       | + Carol Houser, 5355 Monocacy Drive, Bethlehem, PA 18017-9111   |
| smg      | + Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street, Allentown, PA 18101-1603   |
| smg      | City Treasurer, Eighth and Washington Streets, Reading, PA 19601  |
| smg      | + Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520  |
| smg      | + Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401   |
| smg      | + Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300  |
| 14572352 | + Cascade Funding Mortgage Trust 2017-1, 1140 Avenue of the Americas, 7th Floor, New York, NY 10036-5803  |
| 14574955 | + Community Loan Servicing, LLC, c/o Janet M. Spears, ALDRIDGE PITE, LLP, 4375 Jutland Drive, Suite 200, P.O. Box 17933 San Diego, CA 92177-7921              |
| 14572353 | + FV-I Inc., 1585 Broadway, New York, NY 10036-8200   |
| 14572354 | + Morgan Stanley Mortgage Capital Holdings, 1585 Broadway Lower B, New York, NY 10036-8200  |
| 14572355 | Specialized Loan Servicing LLC, P O Box 636005, Littleton, CO 80163-6005  |
| 14581347 | + Waterfall Victoria Grantor Trust II, Series G, c/o Rebecca Solarz, Esquire, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541 |
| 14581011 | + Waterfall Victoria Grantor Trust II, Series G, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541                                |
| 14579940 | + Waterfall Victoria Grantor Trust II, Series G, c/o Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111-4720               |

TOTAL: 14

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address                           | Date/Time            | Recipient Name and Address   |
|----------|--|----------------------|--|
| smg      | Email/Text: RVSVCBICNOTICE1@state.pa.us              | Apr 15 2021 04:08:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946                                |
| smg      | + Email/Text: usapae.bankruptcynotices@usdoj.gov     | Apr 15 2021 04:09:00 | U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404                        |
| 14583736 | + Email/Text: BKMailBayview@bayviewloanservicing.com | Apr 15 2021 04:08:00 | Community Loan Servicing, LLC, f/k/a Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gables, FL 33146-1873 |
| 14575453 | Email/PDF: MerrickBKNotifications@Resurgent.com      | Apr 15 2021 03:57:55 | MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368  |
| 14588505 | Email/Text: bnc-quantum@quantum3group.com            | Apr 15 2021 04:08:00 | Quantum3 Group LLC as agent for, Velocity Investments LLC, PO Box 788, Kirkland, WA 98083-0788                                     |
| 14588602 | + Email/Text: bnc-quantum@quantum3group.com          | Apr 15 2021 04:08:00 | Quantum3 Group LLC as agent for, Velocity Investments LLC, PO Box 2489, Kirkland, WA 98083-2489                                    |

TOTAL: 6

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

District/off: 0313-4

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| Recip ID | Bypass Reason | Name and Address              |
|----------|---------------|-------------------------------|
| cr       |               | Community Loan Servicing, LLC |

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 16, 2021

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 14, 2021 at the address(es) listed below:

| Name                  | Email Address   |
|-----------------------|---|
| REBECCA ANN SOLARZ    | on behalf of Creditor NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING bkgroup@kmlawgroup.com |
| REBECCA ANN SOLARZ    | on behalf of Creditor Waterfall Victoria Grantor Trust II Series G bkgroup@kmlawgroup.com   |
| United States Trustee | USTPRegion03.PH.ECF@usdoj.gov   |

TOTAL: 3

**UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

|                      |   |                                |
|----------------------|---|--------------------------------|
| <b>In re:</b>        | : | <b>Chapter 13</b>              |
|                      | : |                                |
| <b>Carol Houser,</b> | : | <b>Case No. 20-14864 (PMM)</b> |
|                      | : |                                |
| <b>Debtor.</b>       | : |                                |

**ORDER CONVERTING CASE**

**AND NOW**, upon consideration of the pro se Debtor's pleading styled as a "Motion for Reconsideration & to Convert for Chap. 7," filed on March 24, 2021, in which the Debtor sought leave to convert her case to Chapter 7 ("the Motion to Convert"), Doc. #32,

**AND**, no opposition having been filed to the Motion to Convert,

**AND**, for the reasons stated on the record at the April 13, 2021 hearing,

It is hereby **ORDERED** that:

1. The Motion to Convert is **GRANTED**.
2. Pursuant to 11 U.S.C. §1307(a), the above-captioned bankruptcy case is **CONVERTED TO CHAPTER 7**.

**Date:** April 13, 2021



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**PATRICIA M. MAYER  
U.S. BANKRUPTCY JUDGE**